

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

Claims 1-20 (canceled).

Claim 21. (new) A method comprising:

receiving information at one or more digital computers about a first pre-existing reward program created by a first merchant, wherein the first pre-existing reward program provides for a first reward when a first product is purchased at the first merchant;

receiving information at the one or more digital computers about a second pre-existing reward program created by a second merchant, wherein the second pre-existing reward program provides a second reward when a second product is purchased at the second merchant; and

using the one or more digital computers, providing for a combination reward program that is linked to the first reward program and the second reward program and that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward program is provided by a host organization, wherein the first merchant is different than the second merchant, and wherein the combination reward is given to a consumer if the consumer uses a portable consumer device to purchase the first product at the first merchant at a first location and to purchase the second product at the second merchant at a second location.

Claim 22. (new) The method of claim 21 further comprising:

providing the combination reward to the consumer at the first merchant at the first location, wherein the combination reward can be used at the second merchant at the second location.

Claim 23. (new) The method of claim 22 wherein the portable consumer device is a smart card and wherein the combination reward is in the form of a coupon.

Claim 24. (new) The method of claim 21 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 25. (new) The method of claim 21 wherein the combination reward program is created by the host organization that is affiliated with the first merchant and the second merchant.

Claim 26. (new) The method of claim 21 wherein the combination reward program reduces or eliminates the combination reward, if a third product that is different than the first product and the second product, is purchased.

Claim 27. (new) The method of claim 21 wherein the combination reward gives the consumer access to a special program earlier than another consumer that has not purchased the first product and the second product.

Claim 28. (new) The method of claim 21 wherein the one or more digital computers comprises a server computer, and wherein the method further comprises:
sending code for the combination reward program to a first access device operated by the first merchant and a second access device operated by the second merchant.

Claim 29. (new) The method of claim 21 wherein the first product and the second product are made by the same manufacturer.

Claim 30. (new) The method of claim 21 wherein the portable consumer device is a smartcard that conforms to ISO standard 7816, wherein the smartcard includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 31. (new) The method of claim 21 wherein the portable consumer device includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 32. (new) A computer readable medium comprising code executable by one or more digital computers to implement a method comprising:

receiving information at the one or more digital computers about a first pre-existing reward program created by a first merchant, wherein the first pre-existing reward program provides for a first reward when a first product is purchased at the first merchant;

receiving information at the one or more digital computers about a second pre-existing reward program created by a second merchant, wherein the second pre-existing reward program provides a second reward when a second product is purchased at the second merchant;
and

using the one or more digital computers, providing for a combination reward program that is linked to the first reward program and the second reward program and that provides a combination reward that is based on the purchase of at least the first product and the second product, wherein the combination reward program is provided by a host organization, wherein the first merchant is different than the second merchant, and wherein the combination reward is given to a consumer if the consumer uses a portable consumer device to purchase the first product at the first merchant at a first location and to purchase the second product at the second merchant at a second location.

Claim 34. (new) The computer readable medium of claim 32 wherein the combination reward is an extension of time to receive at least one of the first reward and the second reward.

Claim 35. (new) The computer readable medium of claim 32 wherein the combination reward program is created by the host organization that is affiliated with the first merchant and the second merchant.

Claim 36. (new) The computer readable medium of claim 32 wherein the combination reward program reduces or eliminates the combination reward, if a third product that is different than the first product and the second product, is purchased.

Claim 37. (new) The computer readable medium of claim 32 wherein the combination reward gives the consumer access to a special program earlier than another consumer that has not purchased the first product and the second product.

Claim 38. (new) A server computer comprising the computer readable medium of claim 32.

Claim 39. (new) The computer readable medium of claim 32 wherein the method further comprises:

sending code for the combination reward program to a first access device operated by the first merchant and a second access device operated by the second merchant.

Claim 40. (new) The computer readable medium of claim 39 wherein the portable consumer device is a smartcard that conforms to ISO standard 7816, wherein the smartcard includes a dynamic data field that is updated each time the first, second, and combination reward programs accumulate or redeem rewards.

Claim 41. (new) The computer readable medium of claim 32 wherein the combination reward is of greater value than the first reward or the second reward.

Claim 42. (new) The method of claim 21 wherein the combination reward is of greater value than the first reward or the second reward.